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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/045,080	01/15/2002	Raymond Anthony Joao	RJ470	2925
7590 11/30/2005		EXAMINER		
RAYMOND A	A. JOAO, ESQ.		RUDY, ANDREW J	
YONKERS, N			ART UNIT	PAPER NUMBER
			3627	

DATE MAILED: 11/30/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No.	Applicant(s)				
Office Action Summary		10/045,080	JOAO, RAYMON	JOAO, RAYMOND ANTHONY			
		Examiner	Art Unit				
		Andrew Joseph Rudy	3627				
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply							
WHIC - Exter after: - If NO - Failur Any r	ORTENED STATUTORY PERIOD FOR REPLEHEVER IS LONGER, FROM THE MAILING DISIONS of time may be available under the provisions of 37 CFR 1.1 SIX (6) MONTHS from the mailing date of this communication. Period for reply is specified above, the maximum statutory period re to reply within the set or extended period for reply will, by statute eply received by the Office later than three months after the mailing patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUN 136(a). In no event, however, may will apply and will expire SIX (6) MG e, cause the application to become	IICATION. a reply be timely filed ONTHS from the mailing date of this of ABANDONED (35 U.S.C. § 133).				
Status							
2a)⊠ 3)□	Responsive to communication(s) filed on <u>25 C</u> This action is FINAL . 2b) This Since this application is in condition for alloward closed in accordance with the practice under the	s action is non-final. nce except for formal ma		e merits is			
Dispositi	on of Claims						
5)□ 6)⊠ 7)□	Claim(s) 1-9,11-19,21 and 22 is/are pending in 4a) Of the above claim(s) is/are withdra Claim(s) is/are allowed. Claim(s) 1-9,11-19,21 and 22 is/are rejected. Claim(s) is/are objected to. Claim(s) are subject to restriction and/or	wn from consideration.					
Applicati	on Papers						
10)	The specification is objected to by the Examine The drawing(s) filed on is/are: a) acc Applicant may not request that any objection to the Replacement drawing sheet(s) including the correct The oath or declaration is objected to by the Example 2.	epted or b) objected to drawing(s) be held in abey tion is required if the drawir	ance. See 37 CFR 1.85(a).				
Priority u	nder 35 U.S.C. § 119						
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 							
2) 🔲 Notice 3) 🔲 Inform	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) nation Disclosure Statement(s) (PTO-1449 or PTO/SB/08) r No(s)/Mail Date	Paper N	v Summary (PTO-413) o(s)/Mail Date f Informal Patent Application (PT 	⁻ O-152)			

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DETAILED ACTION

1. Claims 1-9, 11-19, 21 and 22 are pending. Claims 1-9 remain withdrawn from consideration as drawn to a non-elected invention. Applicant cancelled claims 10 and 20.

Specification

- 2. The substitute abstract of the disclosure is acceptable.
- 3. Applicant's October 25, 2005 Amendment and REMARKS have been reviewed. The previous Office Action is withdrawn pursuant thereto.

Claim Rejections - 35 USC § 103

- 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 5. Claims 11-19, 21 and 22 rejected under 35 U.S.C. 103(a) as being unpatentable over Joao, US 6,047,270.

Joao discloses an apparatus comprising a memory, e.g. Abstract, a processor, e.g. Abstract, a transmitter, e.g. communication device 4, a time limit, e.g. step 40, and charge-back information, e.g. step 141, claims 4, 13, 23, 36, 54, 60, 66, 75, for a good, product or service. Joao does not disclose the term an information report.

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Official Notice is taken that providing an information report associated with electrical communication apparatus has been common knowledge in the art. To have provided such for Joao would have been obvious to one of ordinary skill in the art. The motivation for having provided such would have been to transfer common knowledge data from a point-of-sale (pos) transaction. Further Official Notice is taken regarding the other claim limitations from the dependent claims. Each of these features recited, e.g. claim 12 – receiving account shipment information pursuant to a transaction – has been common knowledge in the business transaction art. To have provided the apparatus of Joao to carry out one of the alternative recitations in view of this Official Notice would have been obvious to one of ordinary skill in the art.

6. A further reference of interest is noted on the attached PTO-892.

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within

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TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 571-272-6789. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Andrew Jöseph Rudy
Primary Examiner, Art Unit 3627